

- SSI Student Child Earned Income Disregard: **\$1,780** per month, but no more than **\$7,180** in a calendar year, is disregarded when the child meets the following criteria:
  - Is under age 22, unmarried and not head of a household; and
  - Takes one or more courses of study and attends classes as follows:
    - In a college or university at least 8 hours a week; or
    - In grades 7-12 at least 12 hours a week; or
    - In a course of training to prepare for a paying job for at least 15 hours a week, if shop practice is involved, or 12 hours a week, if shop practice is not involved; or
    - For less than the amount of time indicated above for reasons beyond the student's control, such as illness, if circumstances justify a reduced load or attendance.

This applies to homebound students when a disability requires home school and a home visitor or tutor from school directs the study.

## 2. Unearned Income

- SSI \$20 Disregard: A \$20 Disregard is applied to the total gross unearned income. If unearned income is less than \$20, the remainder is subtracted from earned income, prior to the application of any other earned income disregards and deductions.

**NOTE:** The SSI \$20 disregard is not applied to any unearned income received which is based on need. This includes, but is not limited to, VA benefits based on need. See VA Benefits in Section 10.3.

- Unearned Income Diverted to a PASS: Any unearned income diverted to a PASS account is deducted from income.
- For SSI-Related Children Only: 1/3 of the child support intended for the SSI-Related child is disregarded.

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Income

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- Periodic payments made by a state under a program established before 7/1/73 and based solely on duration of residence and attaining age 65. Only Alaska makes such payments.
- Infrequent or irregular income
- Work expenses of a blind individual
- Income of the ineligible individual or parent which is paid under a federal, State or local program to provide chore, attendant or homemaker services to the eligible individual
- Home energy assistance
- The earned income of a student child, up to \$1,780 a month, but not more than \$7,180 per year, is excluded from the income of an ineligible child for purpose of determining the ineligible child allocation

When the ineligible spouse's non-excluded income, as shown above and in Section 10.3, minus only the needs of ineligible children in the home, is greater than the Allocation Standard, the ineligible spouse's income is added to the eligible spouse's income. These are the SSI deeming provisions, which also require use of the couple income limit to determine eligibility for the individual when income is deemed. If the SSI-Related individual is a child, the income of the parent(s) is also deemed, and the above exclusions are applied to their income.

**NOTE:** The income of separated spouses is not counted or deemed beginning in the month following the month in which the couple separates.

c. Deeming From Ineligible Spouse to SSI-Related Spouse

The deeming calculations are as follows:

- Step 1: Determine the ineligible spouse's total non-excluded unearned income.
- Step 2: Subtract the needs of all ineligible dependent children. See Section 10.1 for the definition of ineligible child.

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Income

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The need of each ineligible child is determined separately by subtracting the child's income from the Allocation Standard. The difference, if any, represents the child's needs.

**EXAMPLE:** SSI payment level for 1 and 2 persons is \$733 and \$1,100.

The Allocation Standard is \$367. Child #1's income is \$400. Because the child's income exceeds \$367, there is no deduction for Child #1's needs. Child #2's income is \$125. The allocation for this child's needs is \$242.

After a separate determination is made for each ineligible child, the allocations are added together and then subtracted from income.

- Step 3: Determine the ineligible spouse's total gross non-excluded earned income.
- Step 4: Subtract the remainder of the needs of all ineligible children which could not be subtracted in Step 2.
- Step 5: Add together the ineligible spouse's remaining earned and unearned income.
- Step 6: Compare the amount from Step 5 to the Allocation Standard.

When the remaining amount is less than the Allocation Standard, no income is deemed from the ineligible spouse and the individual income limit is used.

When the remaining amount is in excess of the Allocation Standard, the ineligible spouse's remaining earned income from Step 4 is added to the SSI-Related spouse's earned income, and the ineligible spouse's remaining unearned income from Step 2 is added to the SSI-Related spouse's unearned income. The income limit for 2 persons is used, even though only one spouse is in the AG.